

**State of Michigan  
Department of Labor & Economic Growth  
Office of Financial and Insurance Services**

**Enforcement Actions  
July - September 2004**

<b>Name and Location</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Acordia of Illinois Schaumburg, IL	03-1762	Accident & Health, Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	10-03-03	MCL 500.1905 Unlicensed activities, MCL 500.1207(1) Fiduciary violation	Consent Order	07-12-04	\$10,000 Market Conduct Fee
American Life Ins. Co. of NY, The Atlanta, GA	04-2767	Life & Health	Proposed Settlement Agreement	06-15-04	MCL 500.240(1)(c) & 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	08-05-04	\$250 Market Conduct Fee
Aviation Insurance Agency, Inc. Lansing, MI	04-2816	Accident & Health, Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	06-25-04	MCL 500.1207 Fiduciary Violation	Consent Order	07-29-04	\$5,000 Civil Penalty
Beckett, Diane L. & PMC Title LLC Hudsonville, MI	03-2545	Title Insurance	Notice of Opportunity to Show Compliance	05-27-04	MCL 500.1207(1) Fiduciary Violation	Consent Order	07-08-04	Revocation
Cranbrook Financial Group, Inc. Bloomfield Hills, MI	04-2707	Mortgage	Notice of Opportunity to Show Compliance	04-06-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Final Order	08-04-04	License Revocation; \$1,000 Civil Fine; \$525 Late Penalty Fee
Dreams Agency Hampton, VA	04-2547	Securities	Cease & Desist Order	04-14-04	MCL 451.501 Intent to defraud; MCL 451. 502 (c) Unregistered activity	Cease & Desist	09-22-04	Cease & Desist

**Enforcement Actions**  
**July – September 2004**  
Page 2

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DTL, Inc. Marysville, MI	04-2551	Securities	Cease & Desist Order	06-04-04	MCL 451.601 Unlicensed Activity	Cease & Desist	08-09-04	Cease & Desist
Equisource Home Credit, Inc. Birmingham, MI	04-2744	Mortgage	Notice of Opportunity to Show Compliance	04-16-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Final Order	08-23-04	License Revocation; \$575 Late Penalty Fee; \$1,000 Civil Fine
Equity Consultants, LLC Richfield, OH	04-2805	Mortgage	Proposed Consent Order	07-19-04	MCL 445.1659 Sale, or transfer without the consent of the Commissioner	Consent Order	08-05-04	\$1,000 Civil Penalty
Fairbanks Capital Corporation Salt Lake City, UT	02-1167	Mortgage	Notice of Opportunity to Show Compliance	03-25-03	MCL 445.1672(a) Failure to service mortgage loans according to contracts	Consent Order	07-20-04	\$97,473.63 Investigation Expenses; \$900,000 Restitution
Fidelity National Ins. Company Santa Barbara, CA	04-2778	Property & Casualty	Proposed Settlement Agreement	05-24-04	MCL 500.240(1)(c) & 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	07-16-04	\$500 Market Conduct Fee
Fidelity National Title Insurance Co. Irvine, CA	04-2800	Title Insurer	Proposed Settlement Agreement	07-17-04	MCL 500.249(a) Failure to Respond	Settlement Agreement	07-19-04	\$500 Market Conduct Fee
Financial Solutions of Indiana, Inc. Fort Wayne, IN	04-2730	Mortgage	Notice of Opportunity to Show Compliance	04-09-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Final Order	08-05-04	License Revocation; \$1050 Late Penalty Fee; 2000 Civil Fine

**Enforcement Actions**  
**July – September 2004**  
Page 3

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First Mortgage Fund, Inc. Farmington Hills, MI	04-2814	Mortgage	Proposed Consent Order	06-22-04	MCL 445.1679 Unlicensed activity	Consent Order	07-29-04	\$1,000 Civil Fine
Golf Emporium Corporation Esport Sports Corporation Brooklyn, NY	04-2757	Securities	Cease & Desist Order	05-20-04	MCL 451.701 Unregistered activity	Cease & Desist	07-19-04	Cease & Desist
Hall, Linda GoldKey Mortgage Boyne City, MI	04-2745	Mortgage	Notice of Opportunity to Show Compliance	03-21-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	09-09-04	\$375 Penalty Fee`
HCSC Insurance Services Company Chicago, IL	04-2781	Life & Health	Proposed Settlement Agreement	05-24-04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	07-22-04	\$100 Market Conduct Fee
Hopper, Thom D. Klear Title Palm Harbor, FL	04-2737	Title	Notice of Opportunity to Show Compliance	05-26-04	MCL 500.1239(h) Demonstrated lack of fitness or trustworthiness	Consent Order	09-17-04	License Cancelled
Household Finance Corp., III D/b/a Household Mortgage Services Dearborn Heights, MI	03-1494	Mortgage	Notice of Opportunity to Show Compliance	03-26-04	MCL 445.1652 Unlicensed activity	Settlement Agreement	08-02-04	\$5,000 Civil Fine

**Enforcement Actions**  
**July – September 2004**  
Page 4

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Iglo-Tel, Inc. Fonefriend, Inc. Interglobal Capital Corp. Rasmussen, Gary A. Detroit, MI	03-1679	Securities	Cease & Desist Order	08-20-03	MCL 451.601 Unlicensed Activity; MCL 451.501 Misleading statements	Cease & Desist	09-20-04	Cease & Desist
International Bond Headquarters; Mills, Hope; Wood, Kathleen Vancouver, BC	04-2758	Securities	Cease & Desist Order	05-20-04	MCL 451.407(a)(2) Failure to provide written statement as required; 451.501(1) Intention to defraud	Cease & Desist	07-19-04	Cease & Desist
Jackson, Clarence Philadelphia, PA	03-1867	Fire & Other Hazards	Notice of Opportunity to Show Compliance	10-08-03	MCL 500.269(a) Agent failure to respond	Final Order	07-15-04	Revocation
Kludy, Beverly S. Muskegon, MI	04-2712	Mortgage	Notice of Opportunity to Show Compliance	04-06-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	09-01-04	License surrendered; Respondent agrees to pay \$500 Civil Fine and \$425 Late Penalty Fee as precondition to receiving a license in the future
Mortgage Concepts, Inc. Canton, MI	04-2806	Mortgage	Proposed Consent Order	07-28-04	MCL 445.1659 Failure to gain Commissioner consent regarding sale, transfer	Consent Order	08-05-04	\$1,000 Civil Penalty

**Enforcement Actions**  
**July – September 2004**  
Page 5

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Nations Hazard Ins. Co. West Dundee, Ill	04-2546	Life, Property & Casualty	Cease & Desist Order	04-2552	MCL 445.1652 Unlicensed activity	Final Order	07-27-04	Cease & Desist
Novak, Terry Novak & Associates Dearborn, MI	04-2736	Accident & Health, Multiple Property & Casualty	Notice of Opportunity to Show Compliance	04-03-04	MCL 500.2018 Unfair method of competition	Consent Order	09-17-04	\$500 Market Conduct Fee
OneBeacon Insurance Company Boston, MA	03-2733	Property & Casualty	Notice of Opportunity to Show Compliance	03-26-04	MCL 500.438(3) Company failure to respond	Consent Order	07-08-04	\$5,000 Civil Penalty
Pacificare Life & Health Ins. Co. LaGuna Hills, CA	04-2786	Life & Health	Proposed Settlement Agreement	05-24-04	MCL 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	07-19-04	\$2,500 Market Conduct Fee
Porter-Hart, Shirley Piedmont, OK	04-2759	Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	06-17-04	MCL 500.1239 Conduct unbecoming an agent	Consent Order	08-02-04	License Cancelled
Progressive American Ins. Co. Mayfield Village, OH	04-2787	Property & Casualty	Proposed Settlement Agreement	04-24-04	MCL 500. 1208a(4) Failure to pay renewal fees	Settlement Agreement	07-19-04	\$250 Market Conduct Fee

**Enforcement Actions**  
**July – September 2004**  
Page 6

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Republic Western Insurance Co. Phoenix, AZ	04-2789	Property & Casualty	Proposed Settlement Agreement	05-24-04	MCL 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	08-16-04	\$200 Market Conduct Fee
Sterling Blackthorn, Inc. Manistee, MI	04-2553	Securities	Cease & Desist Order	06-10-04	MCL 451.501(1) Intention to defraud	Cease & Desist	09-28-04	Cease & Desist
Taylor, Arthur Southfield, MI	01-810	Multiple Lines, Property & Casualty	Notice of Opportunity to Show Compliance	10-26-01	MCL 500.1239(1)(h) Lack of fitness or trustworthiness	Final Order	08-31-04	Revocation
TC Group, LLC Troy, MI	04-2815	Mortgage	Proposed Consent Order	07-22-04	MCL 445.1652 Unlicensed activity	Consent Order	08-05-04	\$1,000 Civil Fine
Union Labor Life Ins. Company Washington, DC	04-2793	Life and Health	Proposed Consent Order	05-24-04	500.1208a(4) Failure to pay renewal fees	Consent Order	07-26-04	\$500 Market Conduct Fee
Universal Health Management LLC Detroit, MI	02-1002	Third Party Administrator	Cease & Desist Order	07-10-02	MCL 550.910 Unlicensed activity	Cease & Desist Order	07-12-04	Cease & Desist
Venus Financial Group, Inc. Grand Rapids, MI	03-1889	Mortgage	Notice of Opportunity to Show Compliance	12-01-03	MCL 445.1657(2) Failure to file financial statement	Consent Order	08-23-04	\$1,000 Late Penalty Fee; \$500 Civil Fine

**Enforcement Actions**  
**July – September 2004**  
Page 7

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Westport Insurance Corporation Jefferson City, MO	03-2700	Property & Casualty	Notice of Opportunity to Show Compliance	04-22-04	MCL 500.438(3) Company failure to respond	Consent Order	08-26-04	\$1,500 Civil Penalty
Yeazel, John G. Grand Rapids, MI	03-1332	Accident, Health & Life	Notice of Opportunity to Show Compliance	11-25-03	MCL 500.1239(1)(h) Lack of fitness or trustworthiness	Consent Order	08-17-04	Revocation